

ALL HANDS

SEPTEMBER 1978







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ALL HANDS

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At left: An unusual view of an anchor belonging to the decommissioned carrier Intrepid in Philadelphia, by PH1 Terry C. Mitchell.

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Currents

CPO Advancement

Authorizations Released ● More than 1,200 selectees to chief petty officer will be advanced to CPO in September and 2,263 more from October 1978 through February 1979. Advancements will be shared equally among all ratings and will become effective on the 16th of the month shown. September 1978, 1,216; October 1978, 533; November 1978, 380; December 1978, 434; January 1979, 460; February 1979, 456. Totals include active duty regulars and reservists, training and administering reserves (TARs), convasser/recruiters and personnel temporarily recalled to active duty.

Navy Astronomer

Discovers Moon Around Planet Pluto ● Pluto, the planet most distant from the sun and 2.8 billion miles from the earth, has a small moon. The discovery was made recently by an astronomer of the U.S. Naval Observatory. Tentatively named Charon, the moon was discovered by astronomer James W. Christy while examining photographs of Pluto taken earlier this year at the observatory's Flagstaff Station in Arizona. The moon, only 520 miles in diameter, is in an orbit approximately 10,000 miles from the planet. Discovery of the satellite helped establish the diameter of Pluto itself, which is now believed to be 1,300 miles, considerably smaller than earlier estimates. This is the second time naval astronomers have discovered moons around planets in our solar system. More than 100 years ago, astronomers of the U.S. Naval Observatory reported the twin moons of Mars.

Thousands of Pap

Smears Misclassified ● Women who may have had Pap smears at Air Force medical facilities between June and September 1977 should contact the facility immediately to determine if a reexamination is necessary. The Air Force discovered recently a portion of Pap smears taken at 94 Air Force facilities throughout the world may have been misclassified by an Air Force contractor. The Pap smear is recommended annually for most women to test for cancer of the cervix. Since it is recommended annually, many of the Air Force-tested women may have been reexamined already. Those who have not are advised to contact a doctor to determine if a reexamination is necessary. Since July 1, 1972, the Air Force has used the services of the contractor periodically. As an extra precaution, women who have had Pap smears between July 1, 1972, and May 1977 at Air Force facilities and have not had one other than at an Air Force installation since then should consult a doctor to determine if a reexamination is required. The Air Force will reexamine the 32,000 Pap smears interpreted between June and September 1977 and notify women concerned if follow-up action is necessary.

Some Navy Exchange

Catalog Prices Up 10 Percent ● Prices for some items in the new Navy exchange mail order catalog now in distribution are up as much as 10 percent over the amount shown in the catalog. Due to the rapid devaluation of the dollar in relation to the Japanese yen, the price of Japanese merchandise increased by 10 percent since the 1979 catalog went into production. Items from Japan are identified by the letters "AJ." Catalog users are advised to include the extra 10 percent when determining the price of Japanese items. The 1979 mail order catalog became effective on Aug. 1. Personnel serving with U.S. forces stationed outside the continental U.S., except Hawaii, are eligible to use the catalog. Although most catalogs will be distributed through normal channels, copies are available by writing to: Navy Exchange Mail Order Catalog, FPO Seattle 98760.

E-5/6 Quality Control

Review Board Completed ● While the majority of the Navy's approximately 144,000 first and second class petty officers have performed "superbly," according to BUPERS, 1,976 have been cited for failing to meet standards and will receive warnings, referrals, or discharges. The actions are the result of recommendations made by the Third Annual E-5/6 Petty Officer Quality Control Review Board. Letters of substandard service will be sent to 1,596 of the petty officers with the others being referred to the Weight Control Program, the Alcohol Review Board or the Equal Opportunity Division. Some were reduced in rate, administratively discharged or invited to the Fleet Reserve. Individuals concerned will be notified via their commanding officers. Substandard performers will require BUPERS' approval to reenlist or extend. The Petty Officer Quality Control Review Board was established to maintain the high quality standards of Navy petty officers and to "weed out" poor performers.

New High Cost

Travel Areas Established ● Inflation is one reason the Department of Defense increased the maximum reimbursement rates July 24 for personnel sent to certain U.S. cities on temporary duty. At present, anyone travelling to a U.S. city on temporary duty may receive no more than \$35 per diem. However, if the individual travels to a high cost area, reimbursement is on an actual expense basis. The maximum he can receive in a high cost area is \$50 per day, although that figure varies with each city. To receive payment for actual expenses, personnel must keep lodging receipts and a list of other expenses and submit them to the disbursing officer with their claim. The list of cities considered high cost areas and their maximum allowable rates are available from the disbursing officer. The following are some of the cities with a high percentage of Navy temporary duty personnel and their new maximum allowable daily rates: Orlando and Jacksonville, Fla., \$40; Norfolk and Virginia Beach, Va., \$41; San Diego, Calif., and Seattle, Wash., \$43; Portland, Ore., \$45; and Oakland and Long Beach, Calif., \$50. Joint Travel Regulations, volume one, contains additional information.

Hispanic Culture in Today's Navy

The names of Hispanics are woven into the fabric of American history. Proud names such as Isabella, DeSoto, Cortez, Pizarro, Bolivar, Juarez, Montoya, and Chavez stand as monuments to the ideals of freedom.

Adventurers, explorers, men and women of vision, Hispanics played a powerful role in the discovery, development and destiny of the North and South American continents and the United States. Their story is the story of America.

Today, Hispanics with backgrounds rooted in the cultures of Spain, Mex-

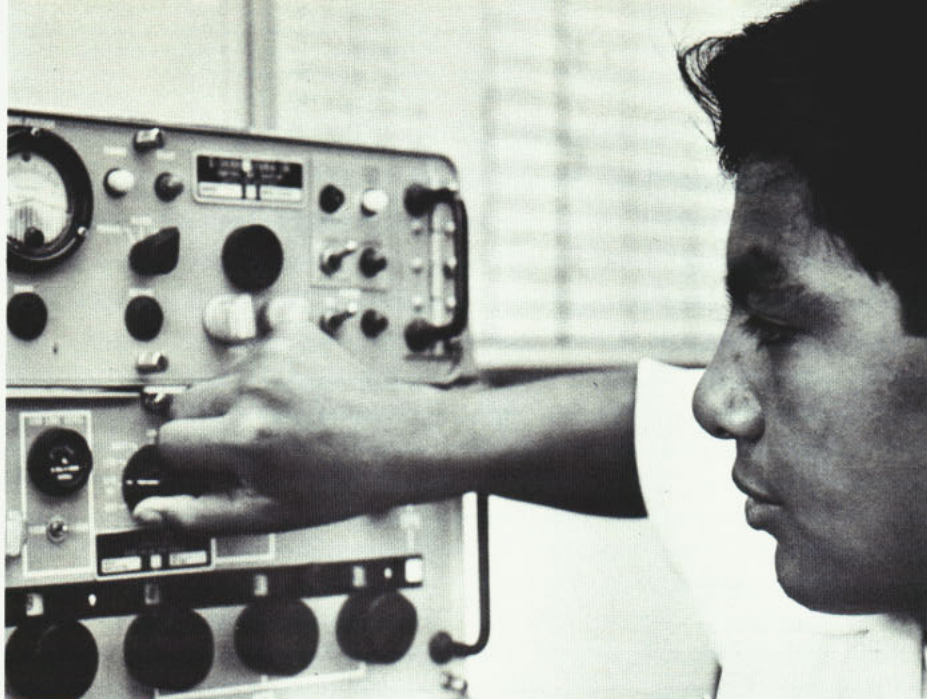
ico, Central and South America, and the Caribbean, are an integral part of the mainstream of American life. They take their place equally with the many other ethnic groups who collectively and individually call themselves Americans.

In the U.S. Navy, the names are Trinidad, Orlando, Vallejo, Valdez. They are also Muniz, Alvarez, Aguilar and Betancourt. They are a reminder that the Navy, as a microcosm of the American population, reflects the diverse background of the American people.

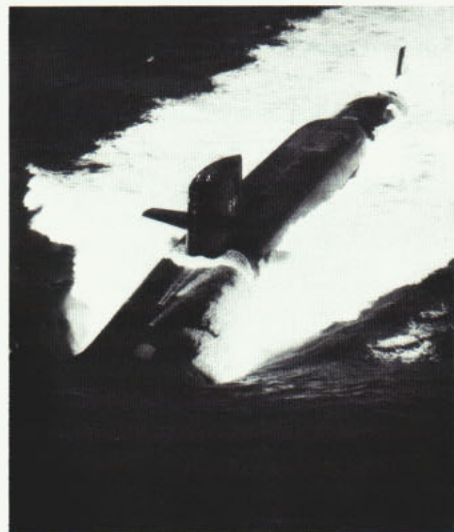
Today, there are 13,606 (395 women) enlisted members and 387 (35 women) commissioned officers who trace their ancestry back to the Hispanic nations. These figures are short of the Navy's goals but progress is being made. At the Naval Academy, for example, 136 Hispanics are enrolled as midshipmen. This is a significant increase since 1973 when there were only 10 Hispanic midshipmen at the Naval Academy. Eighteen members of this year's graduating class are Hispanics; nine of them were commissioned in the Marine Corps.

In July 1976, the Navy set an overall annual enlisted recruiting goal of 5.3 percent for Hispanic men and women, a figure representative of the national distribution of Hispanics. In fiscal year 1977, 3,407 Hispanics were recruited for 3.4 percent of total recruits. The recruiting figure for Hispanics during the first half of fiscal year 1978 (to March 1978) has remained at 3.0 percent or slightly below the previous year's figure.

Navy people of Hispanic descent share other common characteristics besides their heritage. They correctly feel that mastery of the English language and mastery of the job at hand are extremely important to their success in



Left: Hispanics like RMSN Gabriel Muniz are fulfilling personal goals in the Navy today. Below: Hispanics of the past are remembered for their contributions also. Witness the submarine named for a Hispanic soldier-statesman who helped liberate six Latin American countries: USS Simon Bolivar (SSBN 641).



a Navy career. And it is apparent that all successful Hispanic officers and enlisted personnel share another characteristic: that of setting and achieving a personal goal, no matter what the odds.

Even a young sailor like Radioman Seaman Gabriel Muniz—now aboard the USS *La Salle* (AGF 3), flagship of the Commander Middle East Force—saw the need for a goal when he attended Radioman School in San Diego following recruit training. He wanted to take advantage of the Navy's educational and travel opportunities.

The Los Angeles native said, "What I was doing didn't really give me a future, but now I have a good one. . . . I'd never have the chance to leave the States and now I'm going somewhere."

Muniz admits that he was scared when he first reported to Radioman School—all those machines looked like too much to master. But he soon discovered that he had friends at the school who were willing to push him in the right direction whenever he had a tendency to back off. He underscored the need to study and went after the books harder than he remem-

bers doing in L.A.'s Benjamin Franklin High School.

Small success, one might say, but Muniz has achieved some of the goals he set for himself on his 17th birthday when he reported to the Naval Training Center, San Diego.

Back in 1963, a young woman in Havana, Cuba—already an established pediatrician—set two goals for herself: Dr. Rosa Alvarez wanted to live in the United States but she knew she would have to perfect her grade school English first. For eight long years she held on to her dream, studying English all the time, until she finally made it to the States in 1971.

She successfully completed the writ-

ten test required for all foreign-trained physicians and went on to become board-qualified in pediatrics.

"I could have established my own practice," the doctor said, "but I felt I owed the U.S. more. This country has done so much for my family. I felt a need to repay America's kindness and hospitality.

"It seemed to me that the country needed doctors more in the military

Right: Navy doctor (LCDR) Rosa Alvarez could have set up a private practice in the U.S. after she fled communist Cuba. Instead, she joined the Navy because, "I felt I owed the U.S. more."



Hispanic Culture in Today's Navy

than in private practice, so I applied for a commission in the Navy and was accepted."

Today, Lieutenant Commander Rosa Alvarez (MC) brings an international touch to the Naval Regional Medical Clinic at Pearl Harbor, Hawaii.

The Navy recently changed some of its direction in aiming recruiting material at Hispanics. A couple of years ago the emphasis was on national Spanish language publications but the resulting recruiting figures were disappointing. Root of the problem, it was discovered, was in the geographic distribution of people of Hispanic origin in the nation. A national campaign was too broad.

Since then, the Navy has developed both radio and television commercials which are aired regionally over 115 radio stations and 60 TV stations. The regional approach has been found to be more cost-efficient; it reaches the Hispanic audience settled in distinct geographic regions.

One might think that to reach Hispanic people with a Navy message, it should be aimed at California, New York or Texas. Well, if you missed St. Louis, Mo., you wouldn't have enlisted Roberto Aguilar, now a gunner's mate (missiles) second class aboard the guided missile cruiser USS *Sterett* (CG 31) homeported at San Diego.

Aguilar was always interested in the hardware end of the Navy, so becoming a gunner's mate was part of his set goal.

"I wanted a job that wouldn't keep

me locked in one position," he said. "I have personal ambitions. One is to advance up the ladder in my career.

"As a gunner's mate, I've been able to do just that. It's a great job . . . people notice your work and reward your effort.

"Not many other men my age can claim to have my special experience.

The fact that it's a one-of-a-kind job makes me look forward to each new day."

Aguilar's sentiments would easily be understood by the weapons' boss of the guided missile destroyer USS *John S. McCain* (DDG 36), Lieutenant Jose L. Betancourt. Heading up four divisions made up of 120 officers and men,



Right: GMM2 Roberto Aguilar has a "one-of-a-kind job that makes me look forward to each new day" in the Navy.

Betancourt feels that the *McCain's* weapons systems are as reliable as any other Pacific Fleet destroyer.

A former high school teacher, Betancourt has seen an increasing emphasis on minority representation in the Navy since he joined in 1971. A graduate of Pan American University, Edinburg, Tex., he was commissioned in early 1972.

"I'm very proud to say I'm a Mexican-American and that I've achieved a fair degree of success," he said.

Like GMM2 Aguilar, he feels responsibility comes at an early age in the Navy. "I don't think anyone my age in a civilian community could receive as much responsibility and authority as the Navy has given me. Couple that with the fact that I'm an immigrant and there's no doubt that the Navy has tremendous opportunities for people who are willing to come in and use them."

The Navy considers getting good people and retaining highly qualified people to be a two-fold mission. As noted, a slight downward trend of Hispanic representation in the enlisted force has continued for the first six months of the 1978 fiscal year. Yet, it's not readily apparent why the Navy has not retained a higher percentage of Hispanics in the career force.

To find the answer, the Navy developed and mailed a questionnaire to 400 selected top performing Hispanics who had completed their first enlistment but then left the Navy during 1977. Of the responses received to date, the prevalent reason given for leaving the Navy was to seek a college education. Again, it would seem, personal goals are still being sought.

But the Navy has plans for all of its people—officer and enlisted alike—to become aware of each other's cultural and ethnic backgrounds and to reach

whatever goals they have set. Some of this will be worked out through the Navy's new training tool, LMET (see August 1978 All Hands). Through this new and dynamic course, Leadership and Management Education and Training, the Navy hopes to give everyone the opportunity to improve performance and develop leadership skills.

This—along with continued emphasis on recruiting—should lead to better retention for all groups, including Hispanics. ⚓

Below: LT Jose L. Betancourt (left) says he's "very proud I'm a Mexican-American and that I've achieved a fair degree of success."



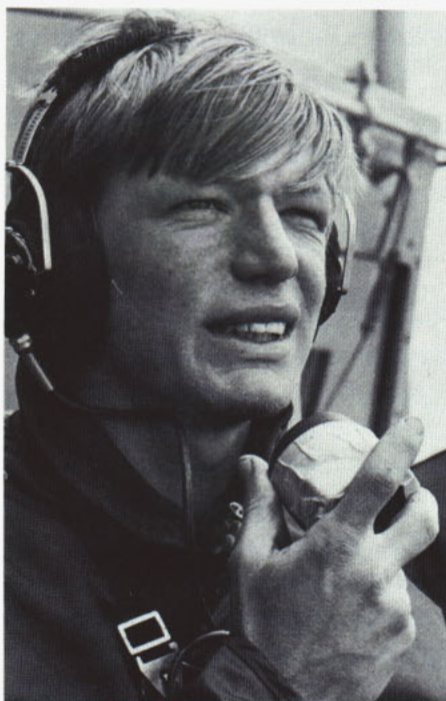
Bearings

Discovering Navy

A dozen Tidewater cadets recently discovered that the Navy at sea is nothing like an NJROTC classroom. Meshing with USS *Peterson's* (DD 969) crew, cadets from First Colonial High School, Virginia Beach, Va., learned some navigation techniques firsthand, heaved around on hawsers, manned sound-powered telephones, fired small arms, and generally lost themselves for two days in the under-way routine of one of the Navy's newest destroyers.

"This is nothing like my father said it would be," said cadet Mike Swindell, obviously impressed by *Peterson's* modern living spaces and advanced weaponry.

Tim Howlin, another cadet, donned a ballcap belonging to a second class



petty officer and stood a lookout watch with dedication. He, like the other young sailors, found that the Navy was much more than ships at sea. It's men working hard to keep them there.

Paired with enlisted crew members, students were introduced to the ship-board practices such as Navy showers and various safety procedures mandatory when underway. They visited the signal bridge and learned a smattering of semaphore and then headed below decks for some good Navy chow.

"The cruise on *Peterson* demonstrated to the students the role of the ship, the functions of each department and the many varied jobs available in the Navy today," said their instructor, John McCarron. The cruise was a refreshing change of pace for McCarron as well. He not only teaches cadets the basics of seamanship, naval



history and military drill, but also helps familiarize them with the role and mission of the Navy.

Commander S. Chadwick, *Peterson's* commanding officer, was impressed by the cadets' knowledge of general deck seamanship and felt the

response of his crew to the visitors was favorable. "*Peterson* is a ship of today," CDR Chadwick said. "Should any of these young people decide to join the Navy, this could be the type of ship aboard which they will go to sea."

After two days of on-the-job training in the real Navy, 12 of First Colonial High School's 100 cadets can now speak with an authority born of having been there about the rigors and rewards of Navy life.

—PH2 David L. Longstreath

Ready Response

While taking a break during a recruiting conference at a San Diego hotel, three Naval Reservists—Sonar Technician First Class Worden Hodge, Senior Chief Boatswain's Mate Bill Ross and Hull Technician First Class Mike Jasper—found themselves with an emergency on their hands.

A man who had apparently suffered a heart attack was being pulled from the hotel pool. The three recruiters—all of whom are certified to administer cardio-pulmonary-resuscitation (CPR)—rushed to his aid. The man showed no signs of life when they began to revive him, using CPR techniques they had mastered.

Taking turns, Warden, Hodge and Jasper kept the man alive until paramedics from a local fire department arrived and took the victim to a hospital. He later recovered and has since been released.

For cool-headed performance, each of the recruiters was awarded a Navy Achievement Medal. Rear Admiral Robert M. Garrick, special assistant to the Chief of Naval Reserve, presented the medals.—YNI J. L. Dorman, USNR

L-r: Sonar Technician First Class Worden Hodge, Senior Chief Boatswain's Mate Bill Ross and Hull Technician First Class Mike Jasper earned the Navy Achievement Medal when they used CPR techniques to save the life of a drowning victim last September.



Bearings

Focus on Training

There are training programs in the Navy, and then there are TRAINING PROGRAMS. Word recently reached us that neighboring Naval Photographic Center, Washington, D.C., definitely enjoys the all-capitalized version of a Navy training program.

A quick check of the statistics shows why: during the recent Navy-wide examination for advancement in rate, more than one-third of the sailors as-

signed to NPC participated. Each of those 31 sailors passed the exam and 25 were authorized advancement in rate.

So it's no wonder that when sailors at NPC speak of their TRAINING PROGRAM, the emphasis in their voices dictates it be written in all capital letters.

According to NPC's skipper, Captain Robert L. Skillen, training at NPC worked well simply because the participants wanted it to work. "It began as

a bootstrap effort a year and a half ago. People recognized they were going to need more training after Class A school if they expected to advance."

Capt. Skillen also gave credit to NPC's highly trained technicians, the command career counselor and others who all sang the same song: "Without

Below: Nineteen of the 25 NPC sailors authorized advancement in rate are shown with their promotion certificates.



continuing training, you're not going to make rate."

So a voluntary training program was set up at NPC. First, a training board staffed by representatives from each department mapped out a structured program to include one lecture each week usually held over the lunch hour. The training board identified certain concepts of the photographer's mate rate that apply across paygrades. These became the basis for the lectures. In turn, they either served to introduce material to the junior people or provided an excellent review for the senior petty officers also going up for rate.

The command also made laboratories and offices available after working hours so students could work on their training assignments.

Before any training could be undertaken at NPC, however, some barriers had to be overcome. The main obstacle has also been heard at other commands justifying their non-existent or unsuccessful training programs: not enough time.

In finding the time for training, NPC people quickly learned that an effective training program also means much more than people passing advancement exams. CAPT Skillen explained:

"People knew if they wanted more time for training that time would have to be made available through better on-the-job management." Better management, then, became everyone's responsibility. And with everyone pitching in, things ran smoother and the time for training was found.

"There were other benefits from our training program," he said. "The program's success has boosted personal pride and, in many instances, stimulated curiosity toward learning more about their rating."

So the people at Naval Photographic Center have learned that successful training programs reap benefits far beyond a few extra dollars in the paycheck and an extra stripe on the sleeve. No wonder you're likely to hear NPC sailors call it their "TRAINING PROGRAM."

—Photo by LCDR Toby Marquez

Navy Graduates

Five Navy officers were among the 252 graduating members of the U. S. Army War College's Class of 1978. Here, Commander Joseph E. Boland

(right) accepts his diploma from Major General Robert G. Yerks, commandant, during the ceremony at Carlisle Barracks, Pa. CDR Boland is now assigned as engineering officer aboard USS *Independence* (CV 62). The other Navy graduates were Captain James M. Hickerson, Pacific Missile Test Center, Pt. Mugu, Calif.; and Commanders Charles D. Hawkins Jr., Navy Recruiting Command, Washington, D. C.; Thomas W. Glickman, Staff, Commander Naval Surface Force U. S. Atlantic Fleet, Norfolk, Va., and Walter V. Roeser, Naval Recruiting District, Cleveland, Ohio.



"FIRE, FIRE, FIRE..."

BY JO1 JERRY ATCHISON

Seasoned sailors know fire at sea is a very real—and deadly—possibility. It's not a question of *if* the alarm will sound. It's a question of when the crew of any Navy ship will hear: "FIRE. FIRE. Class Bravo fire in compartment . . ."

Now you just don't walk away from a fire at sea. There's no place to hide. So you turn, face the fire and put it out before it ignites the thousands of gallons of fuel in the ship's tanks or before it cooks off the ammo aboard.

You turn and fight the fire to save your life and the lives of your shipmates.

That's why the Navy has consistently been a leader in developing better and more efficient methods of firefighting. That, too, is why the 45 instructors at Fleet Training Center San Diego's Firefighting School each year show more than 56,000 students that if they don't learn . . . they're going to burn.

Hull Technician First Class Peter Carter is a bull of a man with a voice that cuts through the roar of burning aviation fuel, through the deluge of thousands of gallons of spewing water, arresting the fears of 20 students facing their first massive Bravo fire.

When he shouts "MOVE IN," the students do just that—with precision. Billowing black smoke hampers breathing and blocks vision; bursts of

flame reaching far in the air send wave after wave of searing heat over the student firefighters.

But urged on by Carter's booming voice, the students move in as a team, hoses swinging. They work first one way, then another, directing sprays of water or blankets of foam as they quickly put out the blaze.

With the fire out, students exchange surprised looks from grime-blackened faces.

"The instructors were right," their exhausted expressions seem to say. "We can handle any fire so long as we know what equipment to use and how to use it."

Instructors see those expressions every day and know that still another group of trained firefighters is ready to go back to the fleet.

During a break between fighting the nine different types of fires the students face during the two-day session, Carter explained the school's approach to firefighting training.

"It's easy for us to teach the students how different gear works. What's not so easy is teaching them to overcome their fear. They must leave here confident they can handle any kind of fire if they are going to be effective team members in the fleet. They build that confidence one way, by fighting fires."

The process of building confidence sometimes taxes both student and instructor. "I once had a Navy woman student," Carter said, "who balked at

a hatch engulfed in flame. I stood right behind her and let go with my best roar.

"Without further hesitation she picked up a CO₂ extinguisher, knocked down the flames and entered the burning compartment. She then put out the rest of the fire just as she'd been taught."

Afterwards, Carter asked her why she had hesitated.

"I was terrified of that fire," she said. "But I was more afraid of you."

Instructors like Carter are seasoned professionals. The odds weigh heavily in favor of fire aboard Navy ships. Yet, the training offered by these professionals at firefighting schools like San Diego, Pearl Harbor, Treasure Island, Philadelphia and Norfolk effectively prepares shipboard personnel to combat such fires and avoid catastrophes at sea.

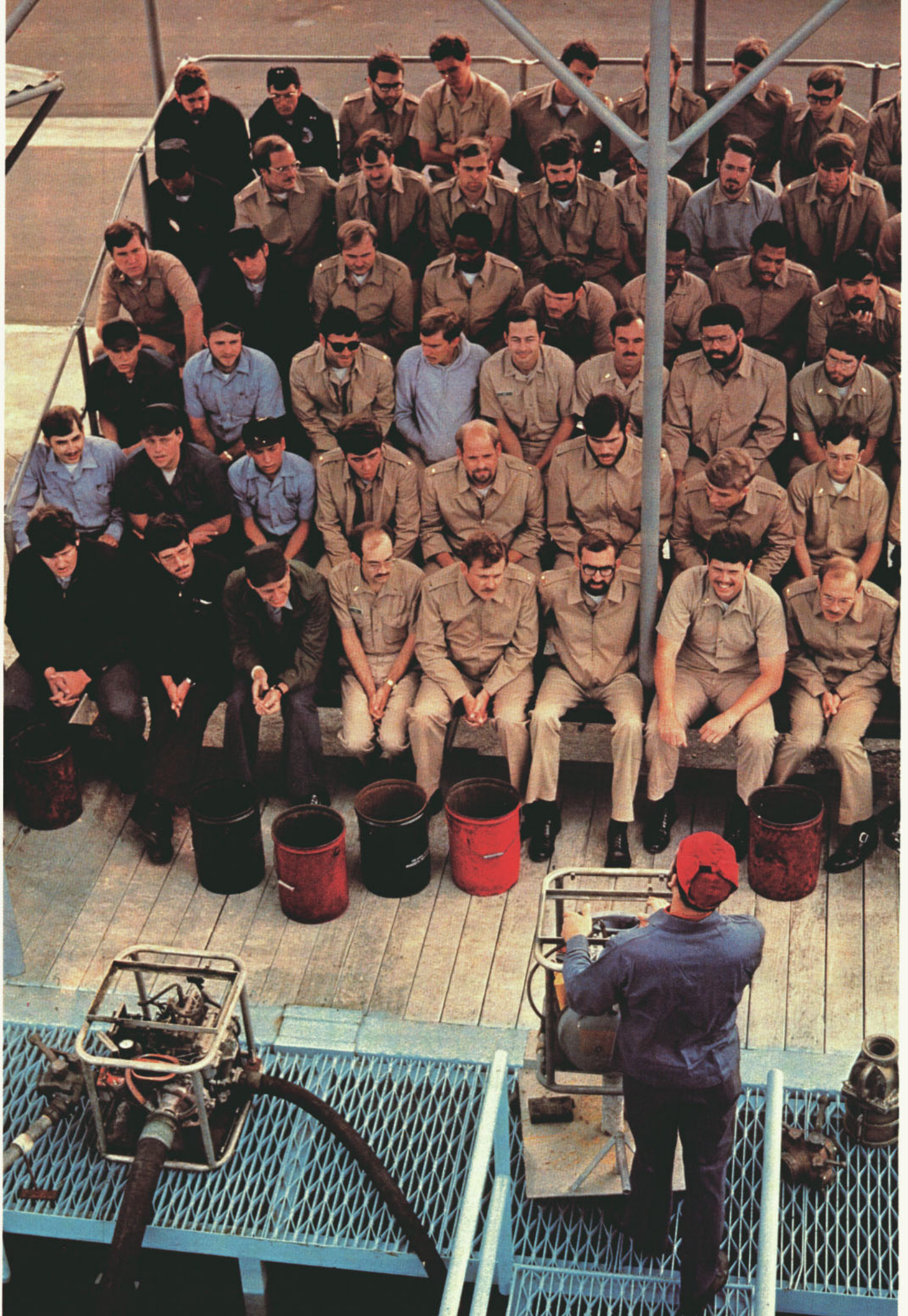
Students at San Diego range from seaman recruit to commander. They are Regular Navy and Naval Reservists, fleet sailors and aviators. The school also teaches sailors from foreign navies.

For many, it is their first exposure to Navy firefighting. For others, it is refresher training; a chance to hone previously learned skills or become acquainted with new firefighting equipment and techniques.

The firefighting courses have been standardized among the Navy's firefighting schools since the first of the year. This ensures students, no matter



Top: Firefighting students cool a hatch before entering a burning compartment. Left: Students extinguish a fuel oil fire in the school's "Astrodome." Above: Entering a burning compartment.





where they've been trained or where assigned, will speak the same "fire-fighting language" when the need arises.

Students fight a variety of fires and handle the full range of Navy fire-fighting equipment—oxygen breathing apparatus (OBA), different-sized hoses, various special-use nozzles and water pumps like the P-250. They learn the properties of different fires, what feeds them and what best puts them out.

Students also learn of the well-meaning but deadly firefighting mistakes of the past; mistakes like hose teams washing away protective coverings of foam with water, permitting fires to reignite; mistakes like the carelessly donned OBA that suffocates the wearer. They learn, too, that the amount of water required to put out a fire is heavy in weight. It's so heavy that, in theory, while you are success-

Opposite page: Students receive instruction on handling portable water pumps. Left: Fighting fires is a tiring and dirty business. Below: Hose teams move in on a blaze.





Left: The Firefighting School at Fleet Training Center, San Diego, Calif.

fully putting out a shipboard fire, you could be sinking the ship in the process.

The students also watch a film. In terms of the number of sailors who have seen it, it's the most popular movie in the Navy. The sleepy student wakes up and the unmotivated student is suddenly rarin' to go after viewing the film. Called "Trial by Fire," it

shows the real thing through actual movie footage of fires which occurred on *Forrestal* and other ships. It shows why teamwork is the name of the game.

Out in the field, students don wet gear. With instructors and safety observers at their sides, they enter burning engine rooms, compartments and

decks. When they leave, these spaces are no longer burning.

In what resembles the largest quonset hut in the world—dubbed "the astrodome"—aviation students battle hangar and flight deck fires, first knocking back the flames, then going into fuselages of helicopters or planes to rescue the "simulated" pilot.

All of this firefighting activity and more go on each weekday at Fleet Training Center San Diego's Firefighting School. It is activity with a men-and-equipment purpose. And it is, finally, activity highlighted by a whole fleet of people who've learned—they're sure not going to burn. ⚓

A 'CLEAN' FIRE ?

Ask anyone who's seen a fuel fire and they'll describe the massive clouds of thick black smoke that roll to the horizon.

Fleet Training Center San Diego's Firefighting School lights off a number of these kinds of fires each day—right in the middle of a city that bills itself as "the cleanest in America"—and the city environmentalists don't object.

The San Diego Firefighting School has taken a number of steps to keep the air clean and save the Navy money in the process while training sailors to fight fires. The school's director, Lieutenant Mike Eeckhout, told how.

"First, the smoke from all our fires goes through natural gas burners that remove the particulates and gases from the smoke. These smoke scrubbers have been in operation since the early

'70s. They are slated to be replaced by an even better dry scrubber process now under development.

"Along with this, the San Diego County Pollution Authority works closely with us in monitoring our various pollution control efforts."

Some of these other pollution control projects are:

- Water used in fighting fires is pumped to separating tanks where fuel, oil and other contaminants are skimmed off before being pumped into sewage lines.

- In a never ending battle against waste, feasibility studies are being conducted to determine methods of water reclamation so this same water may be used over and over in fighting practice fires.

Besides pollution control, the firefighting school is also concerned about the large amounts of energy they use and what they can do to conserve it.

LT Eeckhout described some of the steps they've taken.

"Restructuring our courses has permitted a one-third reduction in the amount of natural gas used in the smoke scrubbers.

"Also, part of our energy conservation plan is the use of only reclaimed or contaminated fuel for our fires. This is fuel that's of no use to the fleet but fits our needs fine," he said.

So right in the middle of "the cleanest city in America," sailors are learning how to deal effectively with one of the dirtiest jobs in the world—fighting shipboard fires. And both the Navy and San Diego are seeing the job gets done, thanks to the pollution control and energy conservation efforts at Fleet Training Center San Diego's Firefighting School.

ASBESTOS

PHOTOS BY PH1 TERRY MITCHELL

Pliny the Elder, a first century Roman naturalist, reported a curious lung disability among his slaves who wove asbestos cloth. Diseases such as pneumonia and cholera, however, normally killed slaves long before any asbestos-related diseases could, so that particu-

lar lung disability received little notice for the next 1,900 years.

Gradual improvements in sanitation, nutrition and medicine have increased man's life expectancy to the point where, today, many slower acting physical, environmental and occupational diseases are now becoming significant contributors to the death rate.

Two such diseases, asbestosis and asbestos-related cancers, have been diagnosed and are now being studied in depth.

Asbestos is a common fibrous material used in all industrialized nations in

A plastic asbestos disposal bag with the asbestos warning label.



ASBESTOS

thousands of applications. Asbestos fibers can be woven into fabrics, mixed with liquids to increase viscosity, or added to solid industrial products such as cement and plastic to increase durability. As a strong, low cost, fibrous additive, asbestos has no equal. As an insulation material, asbestos provides a tough, abrasion-resistant and fireproof shield.

Over 800,000 tons of asbestos are currently used in the United States each year. The principal uses are in the production of asbestos-cement

water pipe (about 220,000 tons per year), vinyl asbestos floor tiles (about 150,000 tons per year), friction products such as automobile brake linings and clutch facings (about 80,000 tons per year), and paint (about 30,000 tons per year). The use of asbestos products for thermal insulation ranks low on the list of uses, consuming about 9,000 tons per year with very little going to the Navy at present.

Asbestos fibers, or fibers that look like asbestos, can be found virtually everywhere. The air in cities, office buildings and even along country roads has been found to contain asbestos fibers. Airborne asbestos or other fibrous products are so common that the National Institute of Occupational Safety and Health has reported: "Coated fibers (asbestos or ferruginous bodies) have been found in the lungs of most adults who have lived in urban areas." Asbestos fibers, when accumulated in sufficient quantity in lung tissue, can result in a disease called asbestosis, which has a scarring effect that essentially causes some portion of the lungs to stop functioning. This condition invites lung infections and places an added burden on the heart.

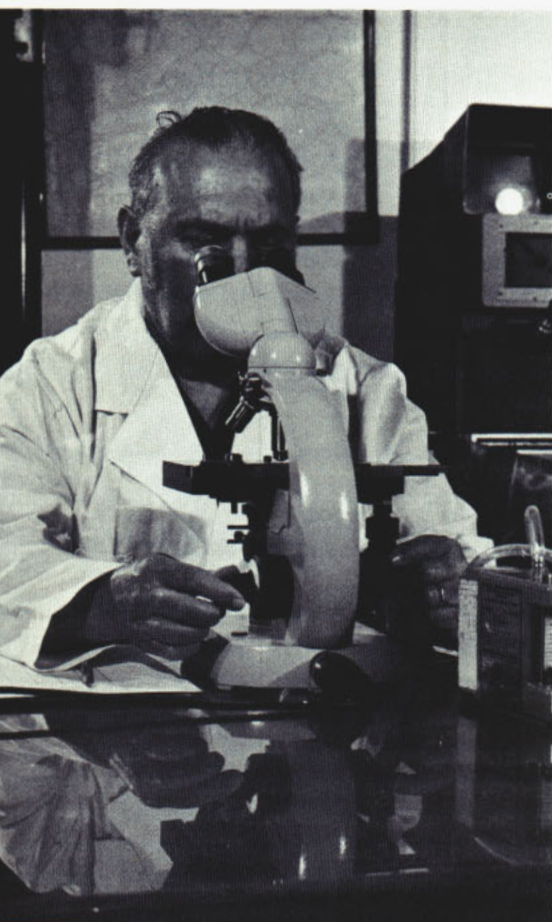
The fibers can also lead to lung cancer or cancer of tissues associated with the lung particularly when aggravated by tobacco smoke. Some researchers report little or no increase in the incidence of cancer among non-smoking asbestos workers, while among those who smoke the risk is increased ninety-fold, to the point where nearly one quarter of asbestos workers who smoke tobacco die of

One member of the asbestos rip-out crew handles the vacuum hose connected to the pier-side vacuum unit and sprays the working area with water mist. Another workman uses a cast cutter to cut through the lagging of a pump to get at the asbestos layer underneath. The men are removing asbestos from the frigate USS Ainsworth (FF 1090). The protective clothing shown here is currently under evaluation.

lung cancer eventually.

Many groups of workers may have been exposed to substantial amounts of asbestos dust. Included are millions of construction workers (exposed to airborne fibers from asbestos-cement pipe, building insulation, paint, floor tiles and roofing materials), auto mechanics (exposed to brake and clutch

A member of the Philadelphia Naval Shipyard's asbestos monitoring team uses a microscope to measure the quantity of asbestos fibers taken in an ambient air sample.



dust) and firemen (exposed to building debris). One group, shipyard workers, has received particular attention recently. During World War II, millions of individuals were employed in building ships. Most worked for private shipyards. Between 1941 and 1974, the U.S. Navy shipyards employed 650,000 to 800,000 individuals. Therefore, some

unknown fraction of these workers may have had enough exposure to cause asbestos-related diseases in later years.

In Navy ships, most exposure to airborne asbestos occurs during removal of asbestos thermal insulation. The Navy now prohibits the use of asbestos thermal insulation; however,

in previous years asbestos dust was not known to be hazardous and it was treated as a nuisance dust.

During a press conference on April 26, 1978, the Secretary of Health, Education and Welfare, Joseph A. Califano Jr., commented that "The Navy . . . will have a significant and important role in using resources at its



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command to notify the shipyard workers [of the potential for asbestos disease]." The Secretary commented that it is simply not possible to directly contact each worker who may have been exposed to asbestos dust 35 years ago and we must therefore rely on the media and on publications (such as ALL HANDS) to do this job.

If you suspect you may have medical problems caused by asbestos dust, ask for an appointment with your ship's doctor or with a physician at the Navy Regional Medical Center serving your duty station. The physician will advise you if further examination is necessary. If you want additional information on asbestos, write: Asbestos, National Cancer Institute, 900 Rockville Pike, Bethesda, Md. 20014, or contact the Consumer Product Safety Commission asbestos hot line by calling toll free 800-638-2666 (Maryland residents 800-492-2937).

The best medicine is, of course, to avoid exposure. The following are steps you can take to prevent asbestos disease:

- *Stop smoking*—Some medical studies show very little, if any, in-

crease in cancer among asbestos workers who do not smoke. Among those who smoke, however, the rate of lung cancer alone is increased up to ninety-fold. In addition to the cancer risk, smoking greatly increases the risk of heart attack. If you are an average person who now smokes, there is no other single act you can take that will improve your chance for living a long and healthy life than to stop smoking.

- *Avoid asbestos dust*—If you are engaged in shipwork around asbestos insulation, take the precautions specified in the Naval Ships' Technical Manual, chapter 635. Information in chapter 635 includes safety precautions, a directory for assistance, procedures for environmental sampling and monitoring and medical requirements. This chapter is continuously updated to reflect improvements in technology and procedures and to incorporate the experiences of forces afloat. If followed, the precautions in this chapter will prevent significant exposure to asbestos. If you work on your car brakes or clutch, if you are a do-it-yourself carpenter, if you find loose insulation in your home furnace,

stove or an old fireproof safe, avoid breathing the dust you encounter. It probably contains asbestos.

- *Obtain regular medical check-ups*—Tell your doctor if you suspect medical problems due to asbestos. He will know what to do.

- *Help the Navy control asbestos*—Navy headquarters' directives prohibit the use of asbestos thermal insulation in the repair of Navy ship propulsion plants where substitute insulation materials exist. Currently, there are asbestos-free alternatives for all pipe and valve insulation and all hot-component insulation except for pipe hangar liners. If you find an asbestos product in use and you know of an alternative, tell your superiors. The Navy is looking for asbestos-free substitutes and wants your help.

Asbestos is such a common and useful mineral that it will never be completely eliminated from the air we all breathe. However, with reasonable care, significant exposure can be eliminated and with it, one more disease that confounded Pliny and his successors for 20 centuries. ↓

MORE ON CHAPTER 635

Chapter 635 of the Naval Ship's Technical Manual, "Thermal Insulation," is the source of information about safety measures to be used when handling asbestos. Besides general safety precautions, it also provides details on the terminology used for thermal insulation, warning labels and tags, engineering and personal controls, exposure limits, environmental monitoring and sampling, obtaining technical assistance and medical monitoring requirements.

Chapter 635 is continuously reviewed and revised as more information and improved safety procedures are identified. Recently, Naval Sea Systems Command (NAVSEA) issued a change which provided new procedures for the installation of asbestos-free thermal insulation which incorporated a color-coding system.

Instead of using tags, labels and signs to identify thermal insulating materials that are asbestos free, a new and distinctive red undercoating will be applied to the material. For example, picture a steam line in a ship's engine

room, a line protected by lagging and painted with the standard color for that space. Instead of hanging a tag or sign on the lagging, the new system calls for the exterior glass cloth lagging to be sealed with a coat of red-tinted adhesive. Ships or repair activities working on the line will be able to determine if asbestos or asbestos-free thermal insulation is in the lagging by scraping through the exterior paint to see if a red undercoat is present. The absence of a red undercoating will indicate that some or all of the underlying insulation contains asbestos.

Information Exchange

Q. *Of every 1,000 ensigns currently entering the Navy, how many does the Navy predict will make captain and how many will make admiral, based on past records?*

A. Out of every 1,000 line ensigns entering the Navy, 67 may expect to make captain and eight may expect to make admiral. These projections are based upon past attrition and current promotional opportunities

Q. *Why are cartoon programs not available in all motion picture exchanges?*

A. Few new cartoons are made today because of their high cost of production and distribution to theaters and the availability of television ashore. As a result, the Navy Motion Picture Service's source of new cartoons has dried up. However, within its budget limitations, NMPS has started a program of procuring old cartoons and will attempt to add a cartoon in front of every new feature picture program in the future.

Q. *Does the Navy exchange follow commercial or military practices?*

A. Actually, the Navy exchange adheres to both. In its day-to-day operations, the exchange uses the full range of commercial retailing procedures. However, as an entity of the federal government, the exchange is governed by regulations approved by Congress and issued by the Department of Defense.

These regulations, known as the Armed Services Exchange Regulations (ASER), prescribe the type of merchandise and services that may be provided patrons by exchanges within the continental United States. They establish who is an authorized customer, and set the maximum wholesale price that exchanges can pay for certain items of merchandise. They also restrict the sale of certain merchandise by the exchange.

Overseas Navy exchanges must follow the general policies and procedures of the ASER but they are not bound by all the restrictive portions of the regulations.

Q. *I have been away from home for nearly 10 years. Nobody back there remembers me anymore, so why should I bother to fill in a Home Town News Release form?*

A. It's surprising how many people will remember you, especially since parents usually keep your former friends and acquaintances informed of your service career. Many service career highlights can be traced by home town news clippings. Consider, too, how proud your parents feel when

the story of your promotion or award is printed in the local newspaper.

Q. *My husband and I are both in the Navy. I am due for assignment to sea duty (which will be an activity overseas) and my detailer tells me that he will not be able to assign my husband with me. I thought that my husband and I would always be assigned together for "spouse duty." Can you clarify the "spouse duty" assignment policy?*

A. The Navy will try to keep Navy spouse teams together. But that effort requires knowledgeable planning by the couple and coordination with both their detailers before orders are issued.

The OUTUS/CONUS rotation plan for enlisted women gives a service couple a wide range of assignment options, since all overseas duty counts as sea duty for women. For example, the husband may be aboard a ship in San Diego while his wife has shore duty there, or the wife can be in Naples for sea duty while the husband is serving ashore in that area. However, males and females may have to forego a key job in order to be assigned together or some separation will occur.

Prescribed sea/shore rotation patterns for the respective ratings must be followed for women and men. Such rotation patterns can be at odds for a service couple who request a spouse duty assignment because of different sea/shore tour lengths.

Every effort is made to station husband and wife in the same geographical area as long as valid, vacant billet requirements exist and the Navy's manning requirements are met. The Navy cannot guarantee, however, that husband and wife will be together.

Each request for spouse duty assignment will be considered on an individual basis and approval will depend on the availability of valid, vacant billets, PCS funding constraints and needs of the Navy in effect at the time a request is received. The criteria to be met for spouse duty assignment is contained in the *Enlisted Transfer Manual*.

Q. *Why are classic movies not stocked in the Navy Motion Picture Service (NMPS) exchanges?*

A. NMPS has only a limited budget for classic movies and has only five to 10 copies of each title, as compared to 40 copies of each new movie procured. Classic movies are available only on direct loan from NMPS, Brooklyn, which fills requests on a first come, first served basis.

Managing



Your Fortune

BY JO1 DAN WHEELER

"Annual income twenty pounds, annual expenditure nineteen nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery."

Mr. Wilkins Micawber, perennially indigent, failed to heed his own counsel. This Charles Dickens' character discovered too late that solvency isn't the consequence of good luck or more money, but of sound money management.

So, it was a debt-ridden old man who offered that wise advice to young David Copperfield, and then sneaked out the back door, a step ahead of his creditors.

Some Navy people, regrettably, are modern Micawbers who foolishly overspend their way through life, saving nothing and leaving debt in their wake. A few, like Micawber, could lecture on the virtues of budgeting and thrift, while pitifully mismanaging their own financial affairs.

Other Navy people, however, are headed for the shoals of financial ruin because of ignorance. They haven't learned the advantages of budgeting, saving and wisely using credit. This article is intended for them.

The Budget's the Thing

Far from being a roadblock to pleasurable living, a budget is the road map which points the way to solvency, and solvency is the key which unlocks the

door to the "good life." Your trip to financial security may be via the most direct route with no layovers or detours, or by way of a leisurely route ending at the same place.

"Regardless of how flexible, the first step in devising a workable budget is to determine how you are spending your income now," said a banker ALL HANDS interviewed. "Whether you earn \$5,000 or \$50,000 is immaterial. You're headed for financial trouble if you don't know exactly where your money is going."

There are two ways to determine this: record every expenditure for a month or two and devise a budget based on those figures, or estimate your expenses and make budgetary adjustments as necessary. Either method will require periodic updates to reflect changing circumstances and to mold the budget into a useful financial tool.

Navy Relief Society, an organization which assists Navy and Marine Corps members in times of emergency, provides financial counseling services designed to help service people and their families start out on a sound footing, or, if in debt, help them dig out. Their counselors use a comprehensive budget form (see accompanying form) which may be adapted to individual needs, used as is, or used as a guideline for devising your own system.

"I tried a published budget once, but it didn't quite fit my needs," said a Navy lieutenant, "so I invented my

own budget system. I think it's a good idea to keep a running total of your debts along with an income-outgo budget notebook. This way you can see progress being made in debt reduction and better judge if you can afford additional purchases.

"My budget consists of a set of monthly work sheets which include due dates for fixed obligations, amounts due and the previous month's balances. Another column lists my projection of variable expenses such as food, and, next to each, what I actually spent. Using my method, I can readily see when I have to rethink my budgeting."

No matter what method is used, every item on where money is spent has to be included. Some expenses frequently overlooked include tobacco products, liquor and beer, barber and beauty shop fees, shoe repairs, books and magazines, drugstore products, stamps, coffee mess dues, food purchased away from home, gifts, miscellaneous car expenses such as oil changes and bills that come due semi-annually or annually such as auto insurance. None of these are large in themselves, but they must be included in your plan—even a small leak can sink a great ship.

Without actual spending records, the hardest item for most families to budget is food and other products generally purchased at a food store. The Consumer and Food Economics Institute of the Department of Agricul-

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ture recommends that the following amounts be used as monthly guidelines for food and miscellaneous food store items for each family member. All figures reflect commissary savings.

MALES ages 12 through 19	\$72
FEMALES	\$61
ages 20 through 54	\$76
FEMALES	\$62
ages 55 and above	\$67
FEMALES	\$56
CHILDREN under 3 years	\$31
ages 3 through 5	\$40
ages 6 through 9	\$52
ages 9 through 11	\$65

Families of three or less should add about 10 percent to the total estimate; families of five or more should subtract about eight percent from the total estimate. These adjustments take into consideration the costs, quantity and duration of miscellaneous items such as shampoo, household cleaning supplies and paper products.

Regardless of family size, add about \$10 per person to your monthly budget for clothing expenses—less if you make some of your own clothes or use hand-me-downs. Also, figure about five percent of net pay per adult for personal expenses.

When listing fixed expenses, don't forget to pay yourself. Part of everything you earn should be yours to keep, so earmark a portion of each month's income for savings. It's these

dollars that will provide a cushion in case of emergency and open the door for opportunity.

Once you have developed a family budget, use it. It will alert you to areas which require more control and provide invaluable counsel when you are considering major purchases.

Stretching Your Dollars

Once a family has a budget and begins setting financial goals, they invariably look for ways to make their dollars do double duty. Some money-stretching hints follow.

- Avoid writing checks, especially at the grocery store, for more than the purchase price. Dollars saved in your pocket are not dollars saved.
- Don't buy anything on impulse. Merchandise packaging, arranging and

MONTHLY BUDGET NRS - 201B (Rev. 4-76)

SERVICEMEMBER'S NAME			DATE	
PAY AND ALLOWANCES OF S/M			INCOME OF FAMILY	
BASE PAY	\$	\$	CLASS D ALLOTMENT	\$
SUBSISTENCE ALLOWANCE			S/M OUTSIDE EARNINGS	
BAQ			SPOUSE'S EARNINGS	
SEA OR FOREIGN DUTY PAY			BOND ALLOTMENT	
FLIGHT OR SUBMARINE PAY			SAVINGS ALLOTMENT	
OTHER HAZARDOUS DUTY PAY			S/M'S NET PAY	
SEPARATION ALLOWANCE			OTHER (Specify)	
PROFICIENCY PAY			UNCLAIMED WITHHOLDING TAX	
CLOTHING ALLOWANCE				
GROSS PAY (A)	\$	\$	TOTAL FAMILY INCOME	\$
DEDUCTIONS FROM SERVICEMAN'S PAY			EXPENDITURES OF FAMILY	
CLASS D ALLOTMENT	\$	\$	Rent or House Payment (lieu of rent)	\$
SOCIAL SECURITY			UTILITIES (Gas, Lights, Water)	
INCOME TAX (Status/exemption)			SEWERAGE/GARBAGE	
INSURANCE			TELEPHONE	
BONDS			FOOD (NRS Chart \$)	
SAVINGS			CLOTHING	
ADVANCE PAY (ENDS)			Transportation or Car Expense	
NRS/ARC (ENDS)			AUTO INSURANCE	
CREDIT UNION LOAN (ENDS)			MEDICAL AND DENTAL	
OTHER (Specify)			MISCELLANEOUS (See back pg.)	
			OTHER (See back pg.)	
			S/M'S PERSONAL EXPENSES	
TOTAL DEDUCTIONS (B)	\$	\$		
NET PAY (A MINUS B)	\$	\$		
	\$	\$	SUBTOTAL - EXPENSES (D)	\$
INDEBTEDNESS				
PURPOSE FOR	DATE INCURRED	ORIGINAL AMOUNT	BALANCE OWED	MONTHS TO GO
				MONTHLY PAYMENTS BY ALLT.



Such an arrangement can be a budget saver in emergencies and make substantial purchases possible or a nightmare when used unwisely.

Navy people in lower paygrades are especially susceptible to credit problems. "But we don't have a disproportionate number of people with financial problems," said Rear Admiral J. R. Ahern (see accompanying interview). "However, a number of Navy people in the lower paygrades are frequently on a marginal financial basis because their income barely covers basic living expenses. These members have to be budget conscious, not just aware of credit pitfalls, to remain out of financial difficulty."

An important step toward gaining that financial expertise is learning to shop for and compare credit resources. Other than credit cards, there are four basic places from which to get installment credit: credit unions, banks and savings and loan associations, small

loan companies and pawn shops.

"It's almost a cardinal rule that credit union members check first with their credit union when they want to borrow," said a credit union official. "We are prohibited by law from charging interest at more than 12 percent Annual Percentage Rate (APR) and our terms are very competitive with commercial banks."

Speaking about shopping for credit, a bank vice president said, "Some people, especially young military members, don't bother to compare credit terms. They readily allow a car dealership, for instance, to arrange financing regardless of cost, or they deal with the first establishment willing to grant credit."

"The interest rate doesn't seem to matter," he said, "until much later, after they have discovered the high cost of using other people's money."

All the bargaining in Baghdad won't overcome poor judgment in selecting a

advertising are designed to encourage this costly habit. Plan your purchases.

- When used furniture will do, buy it and refinish it, if necessary, at considerable savings.

- Claim the correct number of exemptions on federal income tax withholding, instead of claiming "0" in anticipation of a large tax refund. For most service families, each deduction claimed increases take-home pay by about \$10.00 a month.

- Join a carpool.

- Use a shopping list and plan your menus at home, not at the store. Also, never shop for food when hungry; it encourages impulse buying.

- Shop at the commissary and exchange to make your dollars go about 20 percent further.

- Shop for credit. Even half a percent interest difference mounts up over the course of a year or two.

- And, finally, don't buy anything that is not a necessity. Strict as it sounds, buying according to preset priorities is the key to being able to make major, worthwhile purchases.

What About Credit?

The Truth in Lending Act defines credit as "the right granted by a creditor to a debtor to defer payment . . ."



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place to finance major purchases. For instance, consider the differences in interest expense incurred on a four-year, \$5,000 new car loan:

	11%
amount -----	\$5,000
interest -----	\$1,203
total -----	\$6,203
	12%
amount -----	\$5,000
interest -----	\$1,320
total -----	\$6,320
	20%
amount -----	\$5,000
interest -----	\$2,296
total -----	7,296

As previously mentioned, credit unions are prohibited from charging more than 12 percent APR; bank rates are regulated by law also and are



competitive. Small loan companies' rates vary from about eight percent to 42 percent; and pawn shops, all of which require maximum collateral, charge up to 120 percent annually.

One of the largest potholes on the road to solvency is the ill-advised use of credit cards. "I think credit cards stink," said a first class petty officer who had finally dug himself out of debt. "They build a false sense of security and lead people into spending more than they can afford. In my opinion, credit cards are a major cause of impulse buying. People who use credit cards as extra cash are building a false personal economy which can't help but collapse."

Credit union officials and bankers agree that credit cards should be used only in cases of emergency or for record keeping, and never for major items such as furniture and appliances. "There are much cheaper avenues of credit open to most people," a banker said.

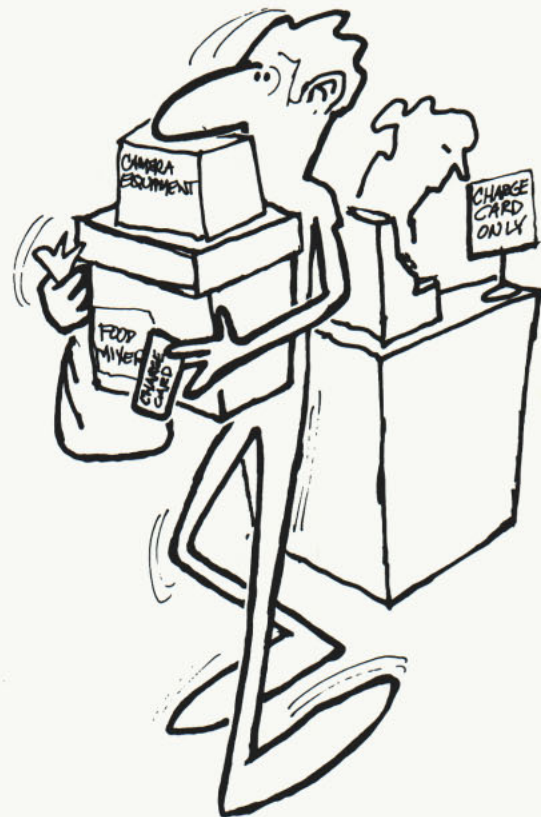
Prudence is the rule when using credit cards. Some guidelines for their use are:

- Don't charge more than can be paid in full before the due date shown on the bill, thereby avoiding finance charges.
- If tempted to charge more than can be repaid in one payment, ask yourself this question: "Is the merchandise worth the extra cost of credit?" For instance, if a TV costs \$400 and the credit charges will amount to \$72, is the set worth \$472 to you? If the item was on sale, and the reduction was more than the finance charges, the answer may be yes. If not, it may be prudent to save for the item rather than charge it.

A cash advance can be obtained on some credit cards, especially bank credit cards. Advances appear on the billing just like any other charge, but there are several important differences.

1. There is no grace period for a cash advance and most lenders charge a higher rate for the first month—two percent more—which can't be avoided by paying within the specified period allowed for other charges.

2. Payments are credited first against cash advances, then against other



charges. This means your payments will be credited against that part of your bill bearing the lowest interest rate first, while the more expensive credit continues to mount. Thus, if a customer's cash advance has been large and the monthly payment small, the system could prove quite expensive on a frequently used account.

Cash advances are a credit trap that encourage impulse buying because money is easy to get. In fact, according to a Navy Relief counselor, "Use all credit cards as little as possible, pay the balances as quickly as possible, and don't use them at all if credit is available cheaper elsewhere or your purchase can be postponed."

Credit Worthiness and How To Get It

The lament of the young and of those who have been stationed overseas on extended tours is "You have to have credit to get credit." A catch-22 perhaps?

"It's sometimes a good idea to borrow when you don't need money," a credit union counselor said. In other words, deposit money in a savings account and then apply for a loan using your savings as collateral. "If you

repay as agreed, you will have established credit," he said, "and no lending institution I know will disapprove a fully secured loan request such as this."

After credit has been established, or re-established, one's ability to obtain additional credit is limited only by the "three Cs"—credit history, capacity and character. A lender justifies the approval of a loan based on the applicant's ability to satisfy the lender's requirements in each of these three categories.

- **Credit history**—A summary of borrowing experience. A poor credit history can eventually be overcome by the display of good faith, that is, by paying all previous debts regardless of how delinquent or where contracted. "We now have nationwide credit reporting based on zip codes," a banker said. "When you are transferred from one part of the country to another, your credit record follows you."

- **Capacity**—This is a measurement of the borrower's ability to repay, or "service the loan," as lenders say. Your credit application must clearly demonstrate that you can take on additional debt without jeopardizing your ability to service existing debts. "We will disapprove an application even though the applicant has a good credit history if we feel an additional obligation will squeeze him financially," a credit committee representative at a large Navy credit union said.

- **Character**—"Believe it or not," a banker said, "some people come in here to borrow and have no intention of repaying the loan." In a nutshell, the character requirement is there to weed those people out.

Though a lender can't disapprove an application because of the applicant's sex, marital status or race, the lender can refuse to grant credit for a variety of reasons which are sub-categories of the three Cs. For instance, a person whose obligated military service is about to end may experience difficulty getting credit unless he has guaranteed employment or sufficient collateral. Other reasons for denying credit are: application incomplete, insufficient credit references (you'll never need more than three, so don't open numerous accounts just to get references),

insufficient income to meet payments, excessive debt, delinquent credit accounts or bankruptcy proceedings in progress.

"Perhaps We Passed In the Mail?"

"People experience cyclic financial hardships and are unable to make contractual payments on time," a banker pointed out. "A new baby can disrupt cash flow or even plunge a marginally solvent family into debt; the purchase of a new home can disrupt cash flow; an expensive transfer or a move out of government quarters and into the civilian economy can create temporary hardship—it can happen to anyone."

"The important thing to remember when you can't make a payment as agreed is to talk to your creditors and explain the situation," he said. "Don't let a temporary setback blossom into a long-term disaster through neglect."

The most common reason for missing an installment payment is an interruption in cash flow—an allotment is late or an unexpected expense requires money usually allocated for a contractual payment. When this happens, call

or visit the creditors involved. Virtually all of them will grant a 15-day extension and your good credit rating won't be damaged.

In more serious situations where a payment will have to be skipped and there doesn't seem to be any way to make it up, visit creditors and explain the situation. "Psychologically, this is very difficult," said a credit union official. "The person is already embarrassed that he can't pay as agreed and he may be on the defensive. That attitude is nonsense. Everyone experiences problems from time to time and most can be worked out."

Most creditors are willing to extend a loan contract, making it possible to pay an extra month or two to make up the missed payment(s).

"Whether this arrangement will reflect unfavorably on your credit standing depends on whether you were already late when you came in to renegotiate," a banker said. "Come in as soon as you know you will probably not be able to make a payment. Don't wait for us to contact you."

The most serious situation, of



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course, is when a debtor discovers he can't continue to pay the full payment month after month—he is overextended. This problem also can be worked out with a minimum amount of damage to credit standing, if he is willing to display good faith and work with the creditor.

"Only when a borrower is unwilling to contact us and keep us apprised of his situation will we take legal action to collect," a banker said. "It may be that the loan can be refinanced at more favorable terms or the duration of the loan can be extended. In extreme cases, the bank writes the loan off and the individual continues to pay periodic, set payments into our recovery fund. When the obligation is paid in full, we notify the credit bureau and a notation is made in the person's credit record that he faithfully discharged his obligation."

The rule when insolvency threatens is: don't be so blinded by present problems that you fail to consider the long range consequences of your actions. Contact creditors. "No one is going to slap your wrist or, for that matter, make you grovel," a banker said. "We are happy to hear from you. We don't want to be forced into legal action; we would rather receive a smaller payment than nothing at all."

Help! I'm Sinking!

When you can't make contractual payments as agreed, obviously you are in trouble. But there are warning signs preceeding this.

"If you've got more than 15 percent of your gross annual income committed to signature loan payments, excluding car or mortgage payments, you're headed for trouble," a credit union official said.

Other symptoms of the financial headache are not having enough money to last from payday to payday, being forced to write checks before your paycheck is deposited and never

having enough money to pay unexpected expenses.

The first step to take to get out of trouble is to determine why you are in trouble. Either your money is being mismanaged because your budget is out of kilter, or there isn't enough money no matter how skillfully you budget. In either case, the budget is the first item to get in order—find out how bad things really are.

Armed with that information, you know if your problem can be solved by adjusting spending habits and cutting unnecessary expenses, or if you must take the next step—consulting with the

contact your creditors, explain your situation and attempt to negotiate more favorable payment schedules.

- If financial counseling is necessary, begin immediately. Some credit unions offer receivership programs in which a service member sends the credit union a set amount monthly earmarked for debt reduction. The credit union, in turn, sends this money to creditors on a pro rata basis.

- In some cases, a person is eligible for a debt consolidation loan, but he must meet the requirements dictated by the three Cs. Under a debt consolidation, select debts (or all of them) are



installation's legal assistance officer and a financial officer.

Credit unions, Navy Relief Society field offices and many banks offer financial counseling services. If your debt situation is overwhelming, this is what you should do step-by-step:

- Make an appointment to see the legal officer and explain your situation. In many cases, the legal officer will be able to offer suggestions for balancing your accounts and minimizing the damage done to your credit standing and military career. (All service members are required to pay their just and legal debts.) If the legal officer deems appropriate, he will recommend a professional financial counselor. Often before doing this, he will recommend that you

paid with borrowed money and the individual makes one monthly payment to one lending institution. This method may save your credit standing, but it is not without its pitfalls. "Too often," a banker said, "we have a person come in here several years after getting a consolidation loan and again they are deeply in debt, usually to many of the same businesses we paid previously. Consolidations are such easy ways out that they seldom have long-term benefit."

- If creditors are unwilling to accept smaller monthly payments—a rare case—the most drastic measure is some form of bankruptcy (see accompanying article). This is seldom necessary if the debtor is willing to cooper-

ate and make the sacrifices necessary to meet his obligations.

Any of these remedies require the service member to rethink his spending habits. Once a person is deeply in debt, there is no way out other than steadily reducing obligations through personal sacrifice and regular payments.

Avoiding the Micawber Syndrome

The only way to avoid financial problems is to exercise sound money management principles. "Make it a policy to buy all minor purchases with cash," a Navy Relief Society counse-

lor said. "This forces an individual to consider each purchase, the effect it will have on his overall money situation and it makes right decisions easier. Few are those willing to spend \$300 cash for an unneeded item on the spur of the moment. It's much easier, on the other hand, and requires less conscious thought to tender a plastic card and cart away the merchandise."

Some other tips for avoiding financial trouble are: plan for all purchases and shop for bargains; always shop for credit; use store coupons and wait for sales; take advantage of the consumer booklets available in credit unions and

banks; stick to a budget; and seek advice from a competent financial counselor or legal assistance officer before making any installment purchase.

"I think if you learn how to handle your money as a seaman," said a master chief petty officer, "you will be able to handle your money as a petty officer and so on. If you can't properly manage a seaman's pay, things aren't going to be any better when you are a chief."

"More money is never the answer. Intelligent buying and proper management of what you earn is the key." ↓

What About Bankruptcy?

BY LCDR DAVID GUY

Members of the Navy are expected to meet their just and reasonable debts. For a wide variety of reasons, including today's easy credit environment, some Navy members incur debts which they cannot pay as agreed. These individuals may face legal action instituted by creditors to obtain payment or return of merchandise.

Navy men and women who cannot pay their just debts or who deliberately default on a contracted debt may face more severe penalties than the general public. Dishonorable failure to pay just debts can lead to disciplinary or administrative action.

An individual with financial difficulty may contemplate bankruptcy or may be forced into bankruptcy by a creditor. Basically, the Federal Bankruptcy Act (11 U.S.C.A. Sec. 1, *et. seq.*) provides for two types of bankruptcy proceedings for individual debtors.

One is straight bankruptcy whereby an individual's qualifying debts are discharged. The second procedure is a wage earner's plan under which debts may be composed or extended. In a straight bankruptcy proceeding, non-exempt assets of a debtor are accumulated by a representative of the Court and distributed to creditors in accordance with instructions of the Court as satisfaction for outstanding debts.

A wage earner's plan is designed to

provide the debtor with temporary relief, enabling him or her to satisfy outstanding indebtedness from future earnings while retaining possession of non-exempt property. A wage earner's plan is approved at the discretion of the Court.

Bankruptcy is an extreme legal step and should be avoided if there is an alternative way to handle the problem. Any Navy person who gets into debt too deeply to handle payments out of current income should take immediate

action to see a legal assistance officer or civilian attorney.

Bankruptcy is a complicated area of law and a number of factors must be considered. For instance, some debts such as alimony payments cannot be discharged by bankruptcy, and some types of income are invulnerable to creditors.

There also may be other ways to ease the problems associated with excessive debt. These include informal arrangements with creditors whereby they agree to accept a pro rata (percentage) share of monthly payments due until the obligation is discharged, a credit union allotment plan or a consolidation loan (a more costly process than some other options).

A Navy member who contemplates bankruptcy or a wage earner's bankruptcy plan should be aware of the Bureau of Naval Personnel Manual's provisions on this subject. Section 6210140 requires Navy officers to submit "a full report [to the Chief of Naval Personnel] of circumstances in connection with any petition in bankruptcy, discharge in bankruptcy, or approved wage earners' plan concerning any member of their command."

The section further provides that a discharge in bankruptcy will not automatically provide immunity for the service member from prosecution or other actions for offenses of dishonorable failure to pay just debts. ↓



Perils and Pitfalls in Money Management

Rear Admiral J. R. Ahern, Deputy Comptroller of the Navy, has been involved with the management of Navy appropriations for more than 30 years. A recognized authority in the field of finance, he is keenly interested in the financial education of Navy members and is currently working on several programs to increase the financial awareness of Navy families.

ALL HANDS recently talked with the admiral about the Navy's pay system. During the course of that interview, RADM Ahern touched on many areas important to individual financial planning, but space precluded our printing them at length. So, we went back for more information. The admiral's comments on prudent use of credit, budgeting and overall money management follow.

Q: What is being done to teach Navy people how to better manage their money?

A: A limited amount of classroom time is allotted during recruit training for teaching financial planning information. This segment is devoted largely to budgeting. We are working with the Chief of Naval Personnel and the Chief of Naval Education and Training to expand the amount of financial training available. Additionally, the General Military Training package includes a segment on financial responsibility which is disseminated at each command annually.

Q: Does the Navy benefit by its members being good money managers?

A: To a large extent, it serves the Navy's interest to ensure that all members are properly indoctrinated in all areas of financial planning. When a Navy man or woman experiences financial difficulty, frequently the division officer, executive officer and commanding officer must get involved. This, of course, takes valuable time

from other management responsibilities.

If an individual's situation warrants, one of the members of the management team will have to develop a complete financial plan for the individual and, in many instances, contact creditors to arrange more favorable terms of payment. After all this has been done, if the service member is not willing to endure the necessary austerity, a great amount of time has been wasted. In some cases, debt-ridden individuals try to cure their problems by going UA. In those cases, we have lost time spent in counseling, we have lost the member, and we have lost all costs involved in recruitment and training.

Q: Is there a correlation between irresponsible money management and poor job performance?

A: We've never made a study to determine if there is a direct correlation; in many instances, there is no indication of poor job performance by those in financial trouble. On the other hand, there are also cases where people have gone UA after getting into financial difficulty.

We have studied those cases where unauthorized absences are involved and found a direct correlation between high debt and UAs. We don't know if the two are related symptoms or if one is cause and the other effect.

Q: Can financial irresponsibility result in punitive measures being taken by the Navy?

A: Yes. Commanding officers can charge people who have demonstrated an unwillingness to pay just debts under UCMJ Article 134. Furthermore, chronic offenders who make no effort to rectify their situation after being assisted by their command are processed out of the Navy under the provisions of BUPERS Manual 3420184.

Q: Do you think these courses of action solve the problem?

A: No, they are not the solution. By taking action under the UCMJ, we are trying to get the individual's attention and focus it on the seriousness of the situation. We want him to take necessary steps to get his finances in order. This includes altering his life style so he can meet his obligations and avoid repetitive financial irresponsibility in the future.

When we administratively separate an individual for repeated offenses, we are, in effect, giving up on him since he has demonstrated that he cannot, or will not, discipline himself to live within his means. His continued presence in the Navy is an administrative burden and could bring further discredit to the service. Both of these actions—UCMJ and administrative processing—are an expense, but the loss of the individual is by far the most costly.

Q: What, then, can be done to prevent these unnecessary losses?

A: We must educate our men and women in personal financial planning and prudent money management. This is a difficult task to undertake. Training time is hard to obtain and expensive. With increasing requirements and fewer resources, it is difficult to provide financial training. However, it must be provided.

The first step is recognizing that the training is essential and shaking off the old constraints of rigidly enforced "do not's" in favor of an enlightened philosophy. We probably don't have sufficient resources to take on a large financial enlightenment program. However, there is a community of experts who would probably fill this void if permitted to do so. They are the large number of financial institutions that deal with Navy people on a day-to-day basis.

Not a day passes in which some of our Navy people don't seek loans for houses, cars, furniture and other major purchases. Unfortunately, some of these loans will result in "problem accounts" because the members are not wise money managers. Given this situation, many, if not all, of these financial institutions—particularly those that are Navy-oriented such as credit unions—would welcome the opportunity to provide counseling and money management training.

Such an approach would be in everyone's best interest. Navy people would benefit because their budgets would be in order and lending institutions would meet their borrowing needs. Financial institutions would benefit because they would have less problem accounts. Finally, the Navy would benefit because its members would have ready access to professional counseling, enabling them to keep their financial burden under control, and we would avoid the unpalatable problem of disciplinary action.

The problem lies in finding a proper, legal avenue to undertake this effort and we are working on that.

Q: *What would be your advice to a Navy member who confided to you that he or she was in serious financial trouble?*

A: When anyone has a financial problem, you have to analyze the individual's total income and expenses. Obviously, the problem is that after meeting expenses, there is little or no income remaining. Usually, it is impossible to increase the member's income, so something has to be done about expenses.

Expenses can be spread out over a longer period by working with creditors to effect a reduced payment or a consolidation of existing bills can be investigated. Consolidations serve to lessen monthly payments and extend the period of payment, though they usually increase the long-term interest obligation.

Another thing that can be done is review expenses to determine if they can be lessened. If an individual has two cars, a stereo and TV—all of which are unpaid—perhaps they can be sold to lessen the total obligation.

This is a painful process but a necessary one if an individual has overextended himself and wants to achieve financial stability.

Q: *Do you think "moonlighting" is the answer to financial problems?*

A: Moonlighting is not a sound solution for most people. The biggest problem with moonlighting is that the individual's primary duty usually suffers. Another problem frequently encountered is the member becomes dependent on extra income and incurs debts based on continuation of a second income.

We are a mobile community and usually move to another geographic location every three or four years. When this happens, the moonlighting job is gone and we are in greater financial difficulty than before.

Q: *What elements of financial planning are important if one is to ever attain the American dream of the "good life"?*

A: First, one must recognize that not all material possessions comprising the so-called "good life" are attainable at any given time. The right time varies for each of us and is determined by the surplus of income available after providing necessities. For some members, none of those things may be feasible at this point in their careers. In fact, pursuit of the good life prematurely may preclude their ever attaining it.

Q: *What type of financial planning is involved?*

A: The essence of money management is to put the personal money budgeting process on a business basis. That is, remove human emotions from the decision-making process. Too often we are swayed by the fun of a new car or the enjoyment a new TV would offer and are subsequently trapped by an unwise purchase. We satisfied some part of our ego but ruined our budget.

What we must do is step back from the situation and carefully consider the consequences of each purchase. If we are going to be squeezed financially, if we have no margin for unexpected expenses, then we must reject the impulse to buy. If an item is truly desired, then we should begin setting

aside a monthly amount and buy it later. By doing this, we mirror what any sound business operation does.

In a nutshell, personal money management embraces short-term expenses, fixed expenses such as rent and utilities, capital investments such as a house or automobile, insurance and savings, credit ratings, consumer awareness and borrowing. Not everyone is concerned with these at all times, but eventually become involved with each and therefore should be knowledgeable.


Q: *Finally, Admiral Ahern, what are some financial pitfalls Navy people should avoid?*

A: Some Navy people—especially the younger ones—get into trouble because they don't deal with reputable businesses. They decide they want something which, in reality, they can't afford. Reputable business people realize the person can't afford the product and know they will not be able to use their normal avenues of credit, so they refuse to sell to the member.

The Navy person then turns to other businesses until he finds one that will extend credit. Two things are usually present in such an arrangement: the unit price of the item is substantially higher. In some cases it will cost twice as much; the interest rate may be the maximum permitted by law.

In short, the individual who buys what he cannot afford will end up paying far more than the item is worth.

One other word of caution: beware of the "bait and switch" technique. This is usually practiced by marginally reputable businesses. When the service person arrives to look at an item that has been advertised at a low price, he is steered to a higher priced item where the business profit is greater. This is another pitfall encountered by people who are trying to buy what they can't afford and are therefore seeking a businessman who will arrange financing for them.

If you want to avoid financial difficulties, you must be a prudent buyer and live within your income. Any other course of action will eventually lead to overwhelming debt.—JOI Dan Wheeler 

Naval Weapons Station, Concord

TULE ELK

BY AL COMPAGLIA
PHOTOS BY EARL ANGUS

An unsuspecting motorist driving along California's Highway 4 who sights a magnificent bull elk with a six-foot rack and an entourage of two cows and two calves would be a bit disconcerted to say the least. This unusual family is the first of a herd that has now grown to 31 at the Naval Weapons Station at Concord.

After learning that the herd in the Bakersfield area had expanded to a point that overgrazing was evident and they were planning to authorize a hunt to reduce them, Concord's Commanding Officer, Captain Joseph J. Paulis, worked closely with the Fish and Game Commission to establish the herd on station property. The Naval Weapons Station affords approximately 7,000 of its 12,000 acres as grazing land for the rare species. Next to the moose, the elk is the largest member of the deer family. Initially, when the first six elk arrived in January 1977, they were kept in a small enclosure close by in order to water and feed them. Eventually, they were turned out to graze on the rolling hills.

The first group increased four months later with the birth of two calves. The Fish and Game Commission, noting the success of the first herd, transplanted 25 more elk to the station, bringing it to its present size.

Tule elk once roamed the foothills and valleys of central California in great numbers. They generally look like other species of elk except they are smaller. Both bulls and cows have pale, reddish summer coats with darker heads and legs; the rump, paler, has a tawny look.

A bull elk weighs approximately 700 pounds, compared to 1,000 pounds for other types. Although there are other species of elk, Tule are only found in California; they do not migrate to the mountains like other varieties, and generally stay in the foothills of the lush upper and central valleys.

Records indicate that herds existed in the Concord area until the mid-1880s. Serious commercial exploitation of the Tule elk began in the early 19th

Right: A mature Tule elk grazes on the rolling hills of the Naval Weapons Station at Concord.



TULE ELK

century when elk were taken as part of the hide and tallow trade.

Tule elk were nevertheless numerous until 1848 when the gold rush began. After that the herds began to diminish to the point where they became almost extinct. Realizing this, the government and private citizens provided the necessary protection, management and development programs to bring the Tule elk back to where the possibility of complete extinction no longer exists.

The commanding officer and Navy personnel of the Concord Naval Weapons Station are proud that the elk which once roamed in such vast numbers are again in this area and adapting so well that they will be able to provide seed herds for other areas, thus insuring their survival.

Tule elk once roamed the San Joaquin and Sacramento valleys of central California. Now, an extremely rare herd lives peacefully in the protected environment of NWS Concord.



the IMITATOR

BY PH1 TERRY C. MITCHELL

Is it possible to fly in 17 aircraft in one hour and take off and land only once? Sure, I did it. But it will never make the record books because it's quite a normal thing at the Navy Test Pilot School in Patuxent River, Md.

In reality, I didn't fly in 17 different aircraft, only one—a World War II B-26 *Marauder* bomber. The plane, equipped with a variable stability computer system, is owned by a civilian corporation under contract to the NTPS to provide instruction for their students.

I recently had the opportunity to fly in this unique aircraft in order to photograph a student pilot and also to

witness this unusual plane's operation.

On the way to the flight line, Rodgers E. Smith, an engineering pilot for Calspan (owner of the plane), gave me a briefing. Lieutenant Commander Rene Chicoine, his student for this hop, was already atop the fuselage ready to climb in and buckle up.

"We put a cushion in the back seat for you to sit on," Smith said. "Normally, the third seat is empty. Now here comes the hardest part of the flight—climbing this damn ladder to the wing."

Standing on top of the broad fuselage, the company plane's captain was ready to assist me with my parachute. The last strap buckled and cinched down on the harness, Smith continued

his brief. "If for some reason we have to exit the aircraft, I'll release the canopy and, one by one, we'll crawl out onto the wing. Don't stand up, because the tail will get you, and don't go in front of the wing because you might hit the prop. Sort of dive off the wing from the back."

Exit the aircraft—sort of dive off! How nicely put. Here I was thinking about where I was going to put my camera bag, and this guy is talking in terms of jumping out of an airplane into thin air!

My sudden fear was being overtaken by events. The crew chief nudged me

Smith banks hard left and heads for the barn after the 60-minute demonstration flight with LCDR Chicoine.





the IMITATOR

into my seat behind the student. As I busied myself with stowing my camera bag and thinking about camera angles, the canopies closed and the intercom crackled to life. Smith and Chicoine were going through their checklist. I went through one of my own—life insurance paid up, beneficiary designated, will signed, etc., etc.

With a loud whine, then a puff of smoke, number one—the starboard engine—came to life. Just like the movies! Here I was in a WW II bomber with visions of “Twelve O’Clock

High,” “Thirty Seconds Over Tokyo,” all the late night movies coming back to me.

Both engines purring, the plane rolled slowly away from the hangar. The journalist who was working on the Test Pilot School story stood on the apron and waved farewell. In my best aviator act, I gave him a thumbs up. I was off on another mission.

We paused at the end of the runway to do a quick power check and engine warm-up and await final clearance. Brakes released, the old bomber rolled smartly down the runway until we were airborne. The ground fell below quickly as we headed toward Chesapeake Bay. Smith started twisting the knobs of the variable control system as I fidgeted in my seat. I silently thanked whoever had the forethought to put a

padded cushion on my cramped seat.

Smith brought me out of my B-grade movie syndrome. “These knobs control the onboard computers. The computers, in turn, give the student’s controls different responses. We can do this because the student’s controls are all fly-by-wire—in other words, are all electronic impulses to the servos. Mine are purely mechanical. I can take over anytime by flicking this switch on my stick or setting the automatic cut-out in case the student does something drastic.”

I asked him what the computers do to give the student’s controls the various “feels”—as if he were flying another plane. Smith’s first explanation sounded like shop talk for aeronautical engineers and astronauts, so I asked for a layman’s answer.

Rodgers E. Smith, commercial pilot, and LCDR Rene Chicoine, his student, discuss their flight plan beside the Calspan’s B-26.

Below: With a last glance at the panel and overhead instruments, Smith prepares to turn over the controls to his student.



the IMITATOR

"The student's controls are linked directly to the computers in the bomb bay, from the computers to the various servos in the wings and tail. These knobs to the left of my instrument panel program the computers to give different responses to the student's controls.

"By turning these knobs to various increments, I can tell the computers to speed up the response to the student's stick or slow it down. Along with the different response time, the computers also give the stick a different feel mechanically to the student as far as movement is concerned.

"In various aircraft, the stick movement is hard or easy depending on which aircraft it is. In order to set up for the response of, say, an A-6, I check my chart for the preprogrammed information and set the dials accordingly. To the student, it's just like flying an A-6, only you don't have the performance and speed."

From my seat I couldn't tell any difference in the control response. All the student was doing was putting the plane into a shallow dive or slight climb and letting go of the stick to judge how long it took to come back to level flight.

As Smith and Chicoine talked aviation, I busied myself with taking pictures. This became rather boring because the only two camera angles I had showed the back of their heads. The smooth ride, lack of activity, the sunlight warming the cockpit and the droning of the engines lulled me into a near snooze.

Suddenly the port wing dipped toward the earth, jarring me into trying to remember what Smith had said about crawling out on the wing and leaving what seemed to me a perfectly good airplane. I had the whole procedure down pat when he broke my train of thought. "Our time is just about up,



so we're heading back toward the field. Anything else you want to see or know?"

Fumbling from drowsiness, I asked him the range of aircraft types that the plane can duplicate.

His explanation was interrupted by the tower giving us clearance to land. Heading into the wind, he put the gear down, watching for the down and locked indicator lights.

The ground grew closer and closer until the tires hit the pavement, smoked once, twice and began to roll.

Left: Smith emphasizes a point while explaining the next aerobatic maneuver to LCDR Chicoine during airborne instruction in the B-26. Below: PH1 Terry Mitchell—visions of "Twelve O'Clock High."

Turning off the duty runway, we taxied back toward the hangar, the engines idling like only big reciprocal engines do with their erratic bass notes.

The plane captain was waiting on the apron to guide the plane to the parking spot. In a series of bulldozer-like maneuvers, Smith jockeyed the plane to the spot and shut down the engines.

Unbuckling his safety straps and parachute, he turned to answer my earlier question.

"This plane can be many planes, starting, of course, with a B-26. But it will also duplicate the feel of other piston planes and a lot of the jets. Actually, the system is so sophisticated,

it can also duplicate the feel of the space shuttle."

With that, the canopy opened, bringing in cool air and the plane captain's beaming face. I was the first one out—not by choice but by convenience. The student pilot would have to step on my seat to get out. Again on the fuselage, I quickly shed the parachute harness and retrieved my camera gear.

At the bottom of the rickety ladder, the journalist was waiting for my report. "How was it?" he asked.

Nonchalantly, I said it was nothing. In the bluster of the moment, I described our maneuvers as all we aviators do by using my hands while walking toward the hangar. The journalist was impressed by my expertise. ↴



FOUNDER OF THE SEABEES

Admiral Ben Moreell (1892-1978)



Retired Admiral Ben Moreell, "Father of the Seabees" and the personification of their "Can Do" motto, died on July 30, in a Pittsburgh, Pa., hospital. He was 85.

Admiral Moreell distinguished himself during World War II when he commanded the 258,000-strong Construction Battalions known as the Seabees. Foreseeing the necessity for military construction personnel who would be able to drop their tools and take up weapons at a moment's notice, ADM Moreell established the Seabees in March 1942.

Under his command, the Seabees built advance bases, barracks, roads, drydocks, airfields and naval repair facilities in all theaters of the war and were among the first waves of assault troops in amphibious operations. The Seabees have played a role in every major military engagement since World War II.

ADM Moreell was chief of the Bureau of Yards and Docks and the Civil Engineer Corps from 1937 until late 1945, when he was appointed Chief of the Material Division, Office of the Assistant Secretary of the Navy. In October 1945, after the federal government seized control of the nation's petroleum industry following a nationwide strike, President Truman placed the admiral in charge of a major portion of the petroleum industry. In May 1946, following a government seizure of the nation's strikebound bituminous coal industry, he was designated by the President to be the Coal Mines Administrator.

In June 1946, Moreell became the first non-graduate of the Naval Academy since the Academy's founding to be appointed to the rank of full admiral. In recognition of his outstanding naval service, ADM Moreell was awarded, among other war-service medals, the Legion of Merit; the Navy Distinguished Service Medal (two awards); and the Order of the British Empire, Honorary Commander, Military Division.

Since his retirement from active naval service on Oct. 1, 1946, ADM Moreell held numerous positions at the corporate level of several major companies in private industry. His many civilian accomplishments include nu-



Above: ADM Moreell discusses WW II Normandy invasion plans with LT Harry Stevens Jr.

merous awards, medals, honorary degrees and selection by the American Society of Civil Engineers as one of the 10 men who have contributed the most to the advancement of construction methods in the United States during the past 50 years. In 1977, he received the "President's Award" from the American Society of Civil Engineers for "distinguished service to his country in times of war and peace."

In 1968, ADM Moreell donated his collection of trophies, artifacts and other memorabilia to the Naval Construction Battalion Center at Port Hueneme, Calif., where they are housed in the Moreell wing of the Civil Engineer Corps/Seabee Museum. He also donated his personal library of books and historic documents to the Naval School, Civil Engineer Corps Officers, at the same station, where they are housed in the Moreell Library.

When asked which of his honors meant the most to him, ADM Moreell replied: "They are all very meaningful and deeply appreciated by me. I accepted all with pride and humility. The following excerpt from the citation for

the Distinguished Service Medal presented in 1945 for World War II service gives me the greatest sense of a job 'well done':

'Displaying great originality and exceptional capacity for bold innovation, he inspired in his subordinates a degree of loyalty and devotion to duty outstanding in the Naval Service, to the end that the Fleet received support in degree and kind unprecedented in the history of naval warfare.'

In addition to his other accomplishments, ADM Moreell was also the author of several books, among which are: *Standards of Design in Concrete*; *Our Nation's Water Resources—Policies and Politics*; *The Admiral's Log: God, Man, Rights, Government*; and *The Admiral's Log II: In Search of Freedom*.

Surviving ADM Moreell are his wife Jessie, daughters Marion M. Jordan and Patricia Moreell and three grandchildren. He was interred at Arlington National Cemetery on Aug. 3. ♣



Navy Recruiting Command SEMINAR

BY JO2 DAVIDA MATTHEWS
PHOTOS BY PH1 TERRY
MITCHELL

"I met one teacher who thought blacks were still limited to the steward rating," said Radioman First Class Allen L. Kinney. "When kids go to people like that for advice, they get the wrong story. It's important that

they know about the Navy's opportunities for minorities."

"When I joined the Navy 13 years ago," Mess Management Specialist First Class Angel Fernandez Jr. said, "I didn't know I was signing on for a career. I like my work and enjoy telling people about it, especially when it might help young people make

career decisions that will affect the rest of their lives."

Kinney and Fernandez are taking part in a Navy Recruiting Command (CRUITCOM) program called SEMINAR (Senior Minority Assistance to Recruiting). When funding is available, minority senior petty officers (E-6 through E-9) and minority officers (W-2 through O-6) who meet certain requirements are assigned to recruiting districts near their hometowns for 10 days' temporary duty (TEM DU) as part of their normal rotation between duty assignments.

SEMINAR grew out of the need to reach adults in minority communities who, for the most part, were unaware of or unimpressed by Navy career opportunities. Through this program, high school and college teachers, counselors, administrators and community leaders are given the opportunity to meet with a mature, successful minority member who has made the Navy a career.

"Many people who influence the career decisions of young men and women are not aware that opportunities for minorities in the Navy are unlimited," explained Lieutenant Martha Milligan, head of CRUITCOM's recruiting assistance programs. "Some have only the



Left: After meeting with school officials, Kinney takes time out to talk with a student from Central Senior High School in Maryland.

SEMINAR

memory of when they served in the military, back before things began to change. We can't erase that memory but we can try to change their attitude.

"In a sense, we are 'showing off' our career Navy men and women," LT Milligan continued. "With SEMINAR, we have a living example to present to a community. In many cases, it's someone they know and trust, or at least someone they can relate to because the SEMINAR volunteer's background is in the community."

In FY 77, 166 people—142 enlisted, 20 junior officers and four senior officers—participated in SEMINAR. "Since their primary function is not

direct recruitment, we have no enlistment figures to demonstrate the effectiveness of the program," LT Milligan said. "We feel that the glowing reports from recruiters who have worked with our volunteers and the many letters of recommendation from communities where they have visited are proof of SEMINAR's success."

To participate, volunteers must be recommended by their commands and meet certain qualifications. TEMDU orders, included in permanent change of station (PCS) orders, authorize per diem for the 10-day period and travel to the assigned recruiting district while enroute to the new duty station.

Kinney was stationed at Naval

Facility, Eleuthera, Bahamas, preparing for transfer to USS *Farragut* (DDG 37) when he was contacted about the program. He agreed to help recruiters in District Heights, Md., not far from Clinton, Md., where his family resides.

As soon as the District Heights' recruiters learned of Kinney's availability, they began contacting area schools and civic organizations to set up appointments with key people. "Advance planning is important," LT Milligan said. "Recruiters recognize

Below: With a recruiter close by to help if he needs it, Kinney explains a Navy program to students at Central Senior High during their lunch break.



the value of having a SEMINAR participant onboard. Since the time is so short, they must take full advantage of every day.

"The schedule they set up is tailored to suit the individual," she said. "For example, if the SEMINAR participant is athletically inclined—perhaps a local sports hero in his youth—recruiters will arrange meetings with area coaches."

Even with a busy schedule, Kinney found time to field questions from students at the schools he visited. Often, after meeting with a counselor or teacher, he would be asked to speak to an ROTC unit or senior class. If his appointment with a school official was close to lunchtime, he

would arrange to come early or stay afterwards to talk with students on their noon break. It's this extra effort that earns them praise from recruiters.

"Fernandez had a flair for public speaking and we took advantage of it," said Senior Chief Marion Fowell, coordinator for the San Francisco/San Jose recruiting area. "Part of his schedule during the 10 days he spent with us included speaking engagements at 22 different schools. He fulfilled every commitment we made for him, then worked extra hours on his own to reach other adults in the community."

Fernandez, who is now stationed at Naval Support Activity, New Orleans, La., came straight from USS

Enterprise (CVN 65) to SEMINAR duty in San Jose, his hometown.

"One of the first things I would tell these people is, 'Hey look, I'm not a recruiter. I'm not here to get anybody to sign on the dotted line,' "

Fernandez said. "When we got on the same wavelength and I felt they trusted me, I would tell them about my background in the community, how I felt about the Navy and how I overcame many of the obstacles that they, their children and the children they influence face. Whenever a question about a specific program or area came up, a recruiter was always nearby to supply an answer."

If they are given the opportunity, both men intend to volunteer for SEMINAR again. "The 10 days I spent in this program were long, busy and challenging but extremely rewarding," Fernandez said. "It's a good feeling knowing that you've done something that has a positive effect on the thinking of a lot of people."

"I've been in the Navy for 17 years," Kinney said, "But I can still remember the confusion and uncertainty I felt about my future when I was in high school. I joined the Navy right after graduation and have never regretted it."

"I don't feel like I have to 'sell' the Navy to these people," he said. "All I tell them is how it was and is for me. That seems to be enough." ⚓

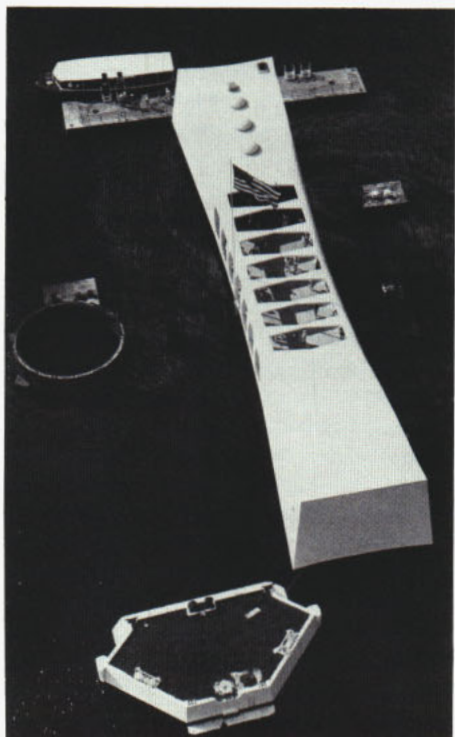


Left: Reaching the students with a straight story about the Navy is one of the objectives of the SEMINAR program, one that Kinney often does on a one-to-one basis.

Atlantic Fleet's Reserve

AVU 193

BY JO1 J. WANDRES



Above: USS Arizona memorial at Pearl Harbor, photographed as the helo passes overhead on a filming run. Right: PHC Gerry Costello, in the door of an airborne helo, aims the camera at the ground for a panoramic view of Pearl Harbor. (Photos by PH3 William Flynn)



With a safety harness around his waist, Chief Photographer's Mate Gerry Costello inched toward the open hatch of the H-53 helicopter. The 100-knot wind whipped his flight suit and the roar of the helo's engine made conversation difficult.

Costello pointed the movie camera, anchored in a vibration-proof mount, toward the water below. He composed the picture in the viewfinder and pressed the shutter release. As the helo flew over Pearl Harbor's naval installations and the USS *Arizona* memorial, the panorama was recorded on film.

After the pass, Costello shouted to the pilot, "Let's do it again for insurance." The pilot acknowledged and put the helicopter into a tight bank for another pass. Minutes later Costello smiled, "That was a good take. Let's wrap it up."

Although four hours had elapsed from the time the helicopter took off to the time it landed, the scene would last no more than a few seconds in the latest film being produced by the Flying Filmmakers of the Atlantic Fleet's Reserve Audio-Visual Unit 193 (AVU 193).

However, this wasn't the only film being produced by the unit. Other projects included: "Survival Is For the Fittest," a training film for the Damage Control Command; an indoctrination film for managers and supervisors in the Naval Reserve program; and three short orientation films for Naval Reserve pilots to show them the approach paths of unfamiliar runways. The unit has also updated the Navy's classic safety film, "115 Volts—Deadly Shipmate," with a script written by an AVU 193 journalist.

The film-making unit, established in 1972 as the reserve counterpart to the Atlantic Fleet's Combat Camera Group,

was based at the Naval Air Reserve Detachment, Floyd Bennett Field, Brooklyn, N.Y. In 1978, to meet fleet training needs, the unit was transferred to NAS, Willow Grove, Pa., with a detachment at Norfolk. A similar reserve unit, AVU 286, operates from Point Magu, Calif., with a detachment at San Diego.

In civilian life, many of the unit members work as cinematographers, photographers and freelance writers. Captain Arthur D. Ward, AVU 193 commanding officer, is president of a recording studio which has recorded the soundtracks of many Hollywood movies. Costello is a flight test photographer for an aircraft corporation. One of the unit's plankowners, PHC William R. Kinsley Jr., is an independent cinematographer and director with 22 years of active and reserve service.

"We're not exactly your typical 8 a.m. - 4:30 p.m. bunch of weekend warriors," said Kinsley. "We train hard and work long until the job gets done and the crew gets the final wrap."

Another unit member, Lori Starr Cohen, civilian freelance photographer and a Photographer's Mate Second Class, entered the reserve in 1973.

"I've always been interested in film-making," Cohen said. "The audio-visual unit seemed like an excellent place to get the training I needed." She added, "Besides, I like to travel."

Life for the Flying Filmmakers is not all work and no play. The unit has

Above: PH2 Lori Cohen gets close-up instruction in camera operation from PH3 William Flynn. (Photo by JO1 J. Wandres)

enjoyed liberty in many ports around the world including New Orleans, Bermuda, Italy, Spain, Puerto Rico, Hawaii.

RECENT REELS

Since 1972, Audio-Visual Unit 193 has produced numerous training and orientation films as well as slide presentations and videotape cassette training aids for the shipboard SITE program. Recent motion picture credits include:

- "Home for the Seabees." An orientation film showing the mission of the Navy's construction battalions during peacetime. The film was narrated by actor John Wayne, who starred in the 1942 movie "The Fighting Seabees."

- "International Naval Review." The unit shot many of the scenes for the Navy's spectacular review of tall ships in New York Harbor, July 4, 1976.

- "I Relieve You, Sir." A strikingly realistic, documentary-style training film based on the 1969 collision of the USS *Evans* (DE 1023) and the Australian aircraft carrier HMAS *Melbourne* (21). The film is used to train officers in proper ship handling procedures during emergencies.



Mail Buoy

Vietnam Riverine Warfare

SIR: Old river rats who served on the various riverine craft (PBR, PCF, ATC etc.) in Vietnam would probably disagree with the statement in the April 1978 issue that there was never a concentrated effort to deploy a division of riverine boats.

Patrol areas, particularly in the Delta, were located at considerable distances from main logistic centers. PCFs and PBRs "homeported" in Catlow on the coast would deploy to small river outposts on the upper reaches of the Bassac and Mekong rivers for three months.

The ability of all riverine craft to "deploy" on short notice to areas subject to enemy action, conduct offensive operations and then patrol that area for several months was a hallmark of riverine warfare in Vietnam.

Finally, it is safe to say that the offensive and patrol tactics employed by riverine craft in Vietnam were learned through experience. Riverine tactics were not obtainable from warfare publications.—LCDR R. B. Schroepe, USN.

Oops!

SIR: In reference to your article in the April issue entitled "Mugs Away," I would like to know if the darters in Sigonella are dwarfs. Never, in all my darting experience, have I seen a board 5'6" from the floor. They have always been set with the center of the bull 5'8" from the floor.—A Disgruntled Britisher.

• You're right. The distance from the center of the bull to the floor is 5'8". We lost two inches somewhere between the writing department and the art department and didn't find them until we received your letter.—ED.

'Ruptured Duck'

SIR: A young lady walked into our recruiting office and presented us with two original sets of Navy blues, one of wool melton and one of gabardine. She said they had belonged to a member of her family who was in the Navy many years ago. Both uniforms had right-arm BMI crowns on them.

On the right breast, above the pocket, was the insignia shown here. Neither the

BMC assigned to this office nor I have ever seen anything like it on any Navy uniform. Would you please identify it?—Joseph D. Carpenter, EW1, USN



• The emblem the young lady brought to you is the Honorable Discharge Emblem—nicknamed the "Ruptured Duck" which was issued immediately after World War II. Enlisted personnel wore it on the right breast of their dress blues to indicate they had received an honorable discharge.—ED.

Is It Flying?

SIR: Concerning the April 1978 Issue of ALL HANDS, I wonder about the photo of the FR-1 Fireball aircraft on the inside back cover. Why is the aircraft in flight with the landing gear retracted and the prop feathered?—D. E. Hess, PO2, USN

You posed an interesting question. An aviation expert offered the following possible explanations:

• In training, pilots will cut engines to simulate an emergency situation.

• "Fast" film (film shot at better than 1/500th of a second) can create the illusion the plane is just sitting in mid-air (i.e., unmoving prop).

• Technically, it is possible to have the prop "feathered."—ED.

Sub Veteran

SIR: Back in November 1976, you ran an article in All Hands on Willard R. Clewell, "possibly the oldest living submariner in the U.S."

Because of your interest, I am forwarding a copy of his obituary [reprinted below] from the *Call/Weekender*, Allentown, Pa., July 29, 1978.—ECMC (SS) M. F. Schaffer, USNR-R, U.S. Submarine Veterans WW II, President, Lehigh Valley Chapter, Allentown, Pa.

Willard Stanley Clewell Sr., 89, of 1107

Lehigh Parkway East, Allentown, a former master mechanic at Lehigh University and reportedly the Navy's oldest submarine veteran, died Friday in the Allentown and Sacred Heart Hospital Center.

Clewell built high precision instruments for the university over a 34-year period before retiring in 1963.

He first served in the Navy 1908-22, including World War I, was in the Reserves 1922-38, and was recalled to active duty 1942-46. He was a chief machinist's mate during both wars, serving as a gyroscope technician in World War II.

According to an old newspaper account: "In 1908 he entered the Navy, and from that point on his life was one of high adventure on the sea. During the 14 years that he spent on and under the ocean, he served as a chief petty officer on every type of fighting ship afloat. . . He has traveled more than 5,000 miles under water, made over 300 dives while in the submarine service and has traveled 200,000 miles on the water."

Clewell was the husband of the late Virginia L. (Hitner) Clewell.

Born in Bethlehem, he was a son of the late Theodore R. and Fridena (Butz) Clewell.

Surviving is a son, Willard S. Clewell Jr. of Allentown.



Stern Shots

Fuel, food or help is usually on the way when you see one of these ships on the horizon. In the recognition quiz below, try to match the silhouettes with the correct ship types and hull designations.



- A. Combat Store Ship (AFS)
- B. Oiler (AO)
- C. Destroyer Tender (AD)
- D. Fast Combat Support Ship (AOE)
- E. Replenishment Oiler (AOR)
- F. Repair Ship (AR)
- G. Submarine Tender (AS)
- H. Submarine Rescue Ship (ASR)
- I. Salvage and Rescue Ship (ATS)

Silhouette Number

Answers: 5-A, 6-B, 7-C, 8-D, 9-E, 1-F, 2-G, 3-H, 4-I

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**Petty Officer
Phil I. Valdez**

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